





April 11, 2005

Darlene Russell  
1001 South First Drive  
West Palm Beach, FL 33407

Dear Darlene:

We are pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Senior Retail Mortgage Lending Consultant, Career Band B, reporting directly to Randi Spice.

This offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening and fingerprint processing. Your employment is at-will which means that either you or the Company may terminate without cause or notice.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2005 performance period.
- As such, during the first nine months of employment you will be paid a fixed salary at a rate of \$33,000 per year, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

Further changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable changes and provide you with appropriate notice to make arrangements as needed.

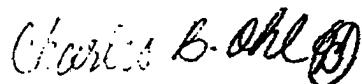
On May 2, 2005, please report to Randi Spice.

Patrice Russell  
Page 2 of 2  
April 11, 2005

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment please bring documentation with you that will establish your identity and employment eligibility. Acceptable forms of identification are outlined on the enclosed Lists of Acceptable Documents. If you do not provide the required documentation within three business days you will be placed on an unpaid administrative leave for a maximum of ten days. If you do not provide the required documentation at the end of the administrative leave your employment will be terminated.

We are enthusiastic about having you become a member of HSBC Bank USA's team. So if you have any questions, please do not hesitate to call me at (716) 841-2755.

Sincerely,



Charles B. Ohl  
VP, Resourcing/Employee Relations

cc: T. Hall Spike  
Amy Hillevi  
Human Resources



# Marine Midland Bank

One Marine Midland Center, Buffalo, New York 14203



Resourcing Department  
Human Resources Division

July 18, 1997

Rosa M. Sabater  
13 Jerome Drive  
Cortlandt Manor, New York 10566

Dear Rosa:

I am pleased to confirm our offer of employment with Marine Midland Mortgage Corporation a Division of Marine Midland Bank as a full time Retail Mortgage Lending Consultant reporting directly to James Monaghan. You will be paid \$1,250 per month for the first 6 months of employment, plus any commission earned from closings in that period. Effective January 22, 1998, your salary will be adjusted to a \$15,000 draw versus commission as stated in the enclosed Retail Mortgage Lending Sales Commission Plan.

This offer of employment is contingent upon satisfactory completion of a drug test to be arranged by Marine Midland Bank. Immediate discharge of employment from Marine Midland Bank will result should your drug results fail to meet acceptable standards.

On Tuesday, July 22, 1997, please report at 8:30 a.m. to 240 North Avenue and Huguenot, New Rochelle.

Your coverage under GroupChoice, a flexible benefits program, will be effective on the day your employment begins. Should you elect MetraHealth for your medical coverage, please note that your pre-existing medical conditions will be covered after six months of employment; your dependents' pre-existing conditions will be covered 12 months from your employment date. Enclosed are your GroupChoice Personal Record/Worksheet, Enrollment Workbook and materials along with the necessary payroll forms to activate your employment. Review this information thoroughly and complete the forms carefully. Your GroupChoice enrollment forms should be submitted to the Corporate Benefits Department, 25th Floor, One Marine Midland Center, Buffalo within seven days of your date of employment.

Since U.S. law requires you to provide proof of identification and eligibility to work in the United States, please bring documentation establishing your identity and employment eligibility on your first day (see enclosed Payroll Forms Guide).

Member HSBC Group

MORT008256

Rosa M. Sabater  
Page 2

Also enclosed in your Orientation package is an Employee Handbook and receipt to be signed and returned with your payroll forms, Welcome to the Marine Team Booklet, and as a new member of the team your lapel pin and Career Fashion Program information and catalog. Please review these materials and be sure to bring them with you on your first day.

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.

We are enthused about the opportunity of having you as a member of the Marine team and look forward to you joining us. If you have any questions regarding this offer, do not hesitate to call me at (716) 841-2755.

Sincerely,

*Charles B. Ohl/RH*

Charles B. Ohl  
Resourcing and Employee Relations

CBO:RH

cc: James Monaghan  
File ✓

MORT008257





March 29, 2006

Michael Santangelo  
486 Main Street  
Staten Island, NY 10307

Dear Michael:

We are pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Senior Retail Mortgage Lending Consultant, Career Band A, reporting directly to Michael O'Rourke, Vice President Bronx/Brooklyn/Staten Island Loan Processing Office.

Our offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening and fingerprint processing. Your employment is at-will which means that either you or the Company may terminate without cause or notice.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2006 performance period.
- As such, during the first six months of employment you will be paid a fixed salary at a rate of \$35,000 per annum, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.

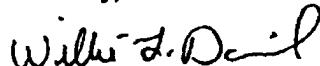
Monday, April 3, 2006 will be your first day of employment with HSBC, you will receive information from Michael O'Rourke shortly on when and where to report for your first day.

Michael Santangelo  
Page 2 of 2  
March 29, 2006

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment please bring documentation with you that will establish your identity and employment eligibility. Acceptable forms of identification are outlined on the enclosed Lists of Acceptable Documents. If you do not provide the required documentation within three business days you will be placed on an unpaid administrative leave for a maximum of ten days. If you do not provide the required documentation at the end of the administrative leave your employment will be terminated.

We are enthusiastic about having you become a member of HSBC Bank USA's team. Should you have any questions, please do not hesitate to call me at (716) 651-1416.

Sincerely,



Willie L. Daniel  
Vice President  
Human Resources

cc: Michael O'Rourke  
Lisa Petrus  
Mary Rozmus

MORT005475



8/14/06  
Rehire



\* REVISED

August 8, 2006

Donna Skibitski  
7292 Lakeview Dr.  
Ava, NY 13303

Dear Donna:

We are pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Sr. Retail Mortgage Lending Consultant, Career Band A, reporting directly to Ann Rushlo, Regional Retail Mortgage Team Leader New Hartford, New York Loan Processing Office.

Our offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening and fingerprint processing. Your employment is at-will which means that either you or the Company may terminate without cause or notice.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2006 performance period.
- As such, during the first six months of employment you will be paid a fixed salary at a rate of \$30,000 per annum, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.

On \*September 11, 2006 you will report for your first day of employment with HSBC. You will receive information from Ann Rushlo on where and when to report.

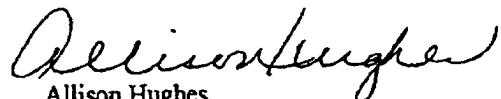


Donna Skibitski  
Page 2 of 2  
August 8, 2006

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment please bring documentation with you that will establish your identity and employment eligibility. Acceptable forms of identification are outlined on the enclosed Lists of Acceptable Documents. If you do not provide the required documentation within three business days you will be placed on an unpaid administrative leave for a maximum of ten days. If you do not provide the required documentation at the end of the administrative leave your employment will be terminated.

We are enthusiastic about having you become a member of HSBC Bank USA's team. Should you have any questions, please do not hesitate to call me at (716) 651-1413.

Sincerely,



Allison Hughes  
Vice President  
Human Resources

cc: Ann Rushlo  
Lisa Petrus  
Mary Rozmus

MORT005338





July 10, 2001

Anil Thomas  
24 Davis Avenue  
Randolph, NJ 07869

Dear Anil:

I am pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Retail Mortgage Consultant, job grade Z98, reporting directly to Gil Syre.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2001 performance period.
- As such, during the first six months of employment you will be paid a fixed salary at a rate of \$20,800 per annum, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, your salary will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

This offer is contingent upon satisfactory completion of a drug test arranged by HSBC.

On Monday, July 11, 2001, please report at 8:30 a.m. to 799 Franklin Avenue, Franklin Lakes, NJ 07417.

Your coverage under GroupChoice, a flexible benefits program, will be effective on the day your employment begins. Enclosed are your GroupChoice Enrollment Workbook and materials along with the necessary payroll forms to activate your employment. Review this information thoroughly and complete the forms carefully. Your GroupChoice Enrollment Worksheet will be provided to you shortly after your first day of employment. These forms must be submitted to the Corporate Benefits Department, 25th Floor, One HSBC Center, Buffalo within seven days of your date of employment.

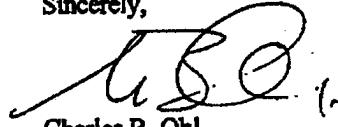
Since U.S. Law requires you to provide proof of identification and eligibility to work in the United States, please bring documentation establishing your identity and employment eligibility on your first day (see enclosed Payroll Forms Guide).

Anil Thomas  
Page 2

Also enclosed in your Orientation package is an Employee Handbook and receipt to be signed and returned with your payroll forms. Please review these materials and be sure to bring them with you on your first day.

We are pleased about the opportunity of having you as a member of the HSBC Team and look forward to you joining us. If you have any questions regarding this offer, do not hesitate to call me at (716) 841-2755.

Sincerely,



Charles B. Ohl  
VP, Resourcing / Employee Relations

cbo:st  
cc: Gil Syre  
Lisa Petrus





February 23, 2006  
Revised February 28, 2006

Mehmet Cem Turk  
3251 NW 44 Street, Unit 4  
Fort Lauderdale, FL 33309

Dear Mehmet:

We are pleased to confirm our offer of employment with HSBC Mortgage Corporation, as a full time Senior Retail Mortgage Lending Consultant, Career Band B, reporting directly to Mark Ponzio, Assistant Vice President Miami, Florida Loan Processing Office.

Our offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening and fingerprint processing. Your employment is at-will which means that either you or the Company may terminate without cause or notice.

I would also like to outline the terms of your compensation, which are as follows:

- You are eligible to participate in the Retail Mortgage Consultant Sales Commission Plan for the 2006 performance period.
- As such, during the first six months of employment you will be paid a fixed salary at a rate of \$35,000 per annum, plus any commissions earned in accordance with the terms of the sales commission plan.
- Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

Future changes to your hours or work location may become necessary as a result of business requirements. Should this occur, your manager will discuss any reasonable change and provide you with appropriate notice to make arrangements as needed.

On Monday, March 13, 2006 please report at 8:30 a.m. to:

HSBC Mortgage Corporation  
Training Department  
2929 Walden Avenue  
Depew, NY 14043

HSBC Bank USA, National Association  
Human Resources Department, One HSBC Center, 11th Floor, Buffalo, NY 14203  
Fax: (716) 841-1047

MORT005214

Mehmet Cem Turk  
Page 2 of 2  
February 23, 2006  
Revised February 28, 2006

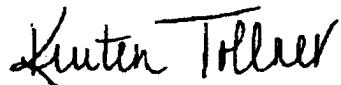
In new hire orientation you will learn about our company, our business, your benefits, compensation and a host of topics that will prepare you for your career at HSBC Mortgage Corporation. Orientation and training begins promptly at 8:30 am and will conclude by 5:00pm each day. The dress code is business casual.

Based on a start date of March 13, 2006 you will receive your first pay on March 31<sup>st</sup>.

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment please bring documentation with you that will establish your identity and employment eligibility. Acceptable forms of identification are outlined on the enclosed Lists of Acceptable Documents. If you do not provide the required documentation within three business days you will be placed on an unpaid administrative leave for a maximum of ten days. If you do not provide the required documentation at the end of the administrative leave your employment will be terminated.

We are enthusiastic about having you become a member of HSBC Bank USA's team. Should you have any questions, please do not hesitate to call me at (716) 651-1415.

Sincerely,



Kristen Tollner  
Human Resources Officer  
Resourcing & Employee Relations

cc: Mark Ponzio  
Lisa Petrus  
Mary Rozmus

MORT005215





January 3, 2008

Jaime H. Vaca  
4848 NE 16 AV  
Oakland Park, FL 33306

Dear Jaime:

We are pleased to offer you employment with HSBC Bank USA, a wholly owned subsidiary of HSBC Mortgage Corporation USA, a wholly owned subsidiary of HSBC Bank USA, Inc., as a full time Retail Mortgage Consultant, General Processing Office.

Our offer of employment is subject to the satisfaction of pre-employment screening, including fingerprint processing. Your employment will be terminated immediately if you are found to be ineligible for employment.

As a commissioned Consultant, you are eligible to participate in the Retail Mortgage Consultant Bonus Plan.

During the first year of employment, you will be paid a fixed salary at a rate of \$35,000 per month plus commissions earned in accordance with the terms of the plan.

Thereafter, you will be paid a fixed salary plus commissions in accordance with the terms of the plan.

Future changes in your business requirements may necessitate change and we will discuss any appropriate notice period.

Your first day of work will be January 14, 2008, where you will be assigned to

the General Processing Office directly to

HSBC Mortgage Corporation USA, a wholly owned subsidiary of HSBC Bank USA, Inc., as a full time Retail Mortgage Consultant, General Processing Office.

Subject to the satisfaction of pre-employment screening and fingerprint processing, your employment will be terminated immediately if you or the Company may terminate your employment.

As a commissioned Consultant, you are eligible to participate in the Retail Mortgage Consultant Bonus Plan.

During the first year of employment, you will be paid a fixed salary at a rate of \$35,000 per month plus commissions earned in accordance with the terms of the plan.

Thereafter, you will be paid a fixed salary plus commissions in accordance with the terms of the plan.

Future changes in your business requirements may necessitate change and we will discuss any appropriate notice period.

Your first day of work will be January 14, 2008, and you will be advised as to

Jaime H. V...  
Page 2 of 2  
January 3, 2008

Your coverage will be effective about our benefits mailed to you 30 days of your start date.

You will be eligible for Investment Plan matching contributions. You will also be eligible for employees to contribute through payroll deduction during orientation.

flexible benefit program, including medical and dental, your start date, including orientation. Please be sure to review your enrollment worksheet will be mailed in your selected benefits within 30 days of your start date.

participate in the Investment Plan (SIP) 30 days prior to the first day of employment. You will receive additional information about the SIP after one year of employment. You will also be eligible for the annual ShareSave program, offering shares of HSBC Holdings plc stock at a discount to market value. Details and other plans and others will be provided

**Required Documentation**

Federal law requires United States citizens to verify their identity by presenting a Social Security Card or driver's license. If you do not provide this documentation, your employment may not be negotiable.

United States citizens must present identification and eligibility to work in the United States. This includes original documents that will establish your identity and your right to work in the United States. Acceptable documents include: Social Security Card, driver's license, passport, birth certificate, military identification card, alien registration card, etc. You will be required to present acceptable documentation to verify your identity and your right to work in the United States. If you do not provide acceptable documentation, you will not be allowed to begin employment and a new start date will need to be established.

We are very excited to have you join us well in your new position. If you have any questions, please see the contact information below.

as a member of HSBC Bank USA's team and wish you success in your new position. If you have any questions, please see the contact information below.

John J. Hayes  
Executive Vice President  
Human Resources

**Addition Information**

HR Business Services  
Learning & Development  
HSBC USA  
Payroll Services

714-651-1413  
1-841-7262  
312-236-3411  
847-222-3454





November 9, 2007  
Revised November 30, 2007

Friedrich K. Walter  
39 Carriage Path North  
Milford, CT 06460

Dear Friedrich:

We are pleased to extend our offer of employment with HSBC Mortgage Corporation USA, a wholly owned subsidiary of HSBC Bank USA, N.A. as an Officer and Retail Mortgage Consultant, Career Band A with our Bronx LPO department, reporting to Michael O'Rourke and based in the Bronx, New York. Your rate of pay will be \$35,000 per annum, which equates to \$16.82/per hour plus commissions as per our Retail Mortgage Consultant Commission Plan for the first 6 months. Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

This offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening, and fingerprint processing. Your employment is at-will, meaning that either you or the Company may terminate your employment relationship at any time with or without cause or notice.

**Required Documentation**

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment, bring original documents that will establish your identity and employment eligibility. See the enclosed Lists of Acceptable Documents. If you do not provide the required documentation on your start date, you will not be allowed to begin your employment with the Company. You will be asked to leave and a new start date will need to be negotiated.

As a federally regulated employer, HSBC requires new employees to be fingerprinted prior to their start date. You will need to be fingerprinted within the next 72 hours (3 business days) and may not start until satisfactory results are received.

**Fingerprinting at a non-HSBC Site**

Two fingerprint cards are enclosed for your use along with instructions. Please complete the entire top section of both cards and bring them to your local police station or approved site for fingerprinting. Ensure you bring along proper identification (see list of acceptable forms of identification). In the event you are charged a fee for this service, you must obtain a receipt and provide it to your manager for reimbursement.

**Benefits - New Hire**

Based on your start date and in accordance with HSBC's Time Off Program (TOP) you will earn TOP days beginning 90 days after your start date through the end of Year. TOP days are earned equally each month (by calendar year) based on your Career Band and years of service.

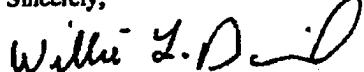
Your coverage under HSBC's flexible benefits program, including medical and dental, will be effective 30 days after your start date. You will receive additional information about our benefits program during orientation and your enrollment worksheet will be mailed to your home address. Please be sure to enroll in your selected benefits within 30 days of your start date.

You will be eligible to participate in the HSBC North America (U.S.) Tax Reduction Investment Plan and Trust (TRIP) 30 days after your start date. HSBC will provide matching contributions according to the TRIP plan after one year of employment. You will also be eligible to participate in HSBC's annual ShareSave program, offering employees the opportunity to purchase shares of HSBC Holdings plc stock at a discount through payroll deductions. Information on these plans and others will be provided during orientation.

Your start date will be Monday, December 10, 2007. On this date you will report to Michael O'Rourke for New Employee Welcome. Michael will review with you welcome materials consisting of an overview of HSBC, benefit information, completion of required forms, etc. The enclosed Welcome brochure provides introductory information. Please bring it with you to the workshop.

We are very pleased to have you as a member of HSBC Bank USA's team and wish you well in your career with us. Should you have any questions, please see the contact information below.

Sincerely,



Willie L. Daniel  
VP/Human Resources Manager  
716/651-1416

**Additional Contact Information:**

|                                       |              |
|---------------------------------------|--------------|
| HR Business Partner, Human Resources  | 716/651-1416 |
| Learning & Development (Training)     | 716-841-7262 |
| HSBC U.S. Benefits Information Center | 888-236-3411 |
| Payroll Services                      | 888-222-3454 |

cc: Michael O'Rourke  
Mortgage Finance  
file





June 7, 2007  
Revised June 28, 2007

Simon Yeh  
6 Stallion Court  
Somerset, NJ 08873

Dear Simon:

We are pleased to extend our offer of employment with HSBC Bank USA, N.A. as a Officer and Retail Mortgage Consultant, Career Band A with our Asian Market Retail Administration department, reporting to Paul Yu and based in Flushing, New Jersey. Your rate of pay will be \$35,000 per annum, which equates to \$16.83/per hour plus commissions as per our Retail Mortgage Consultant Commission Plan for the first 6 months. Thereafter, you will be treated as a recoverable draw and you will be paid commissions in accordance with the terms of the sales commission plan.

This offer of employment is subject to the satisfactory completion of all pre-employment processing, including reference checking, drug screening, and fingerprint processing. Your employment is at-will, meaning that either you or the Company may terminate your employment relationship at any time with or without cause or notice.

**Required Documentation**

Federal law requires the Company to verify your identification and eligibility to work in the United States. On your first day of employment, bring original documents that will establish your identity and employment eligibility. See the enclosed Lists of Acceptable Documents. If you do not provide the required documentation on your start date, you will not be allowed to begin your employment with the Company. You will be asked to leave and a new start date will need to be negotiated.

As a federally regulated employer, HSBC requires new employees to be fingerprinted prior to their start date. You will need to be fingerprinted within the next 72 hours (3 business days) and may not start until satisfactory results are received.

**Fingerprinting at a non-HSBC Site**

Two fingerprint cards are enclosed for your use along with instructions. Please complete the entire top section of both cards and bring them to your local police station or approved site for fingerprinting. Ensure you bring along proper identification (see list of acceptable forms of identification). In the event you are charged a fee for this service, you must obtain a receipt and provide it to your manager for reimbursement.

**Benefits – New Hire**

Based on your start date and in accordance with HSBC's Time Off Program (TOP) you will earn TOP days beginning 90 days after your start date through the end of Year. TOP days are earned equally each month (by calendar year) based on your Career Band and years of service.

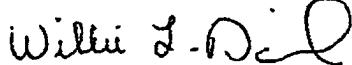
Your coverage under HSBC's flexible benefits program, including medical and dental, will be effective 30 days after your start date. You will receive additional information about our benefits program during orientation and your enrollment worksheet will be mailed to your home address. Please be sure to enroll in your selected benefits within 60 days of your start date.

You will be eligible to participate in the HSBC North America (U.S.) Tax Reduction Investment Plan and Trust (TRIP) 30 days after your start date. HSBC will provide matching contributions according to the TRIP plan after one year of employment. You will also be eligible to participate in HSBC's annual ShareSave program, offering employees the opportunity to purchase shares of HSBC Holdings plc stock at a discount through payroll deductions. Information on these plans and others will be provided during orientation.

Monday, July 9, 2007 will be your start date. On this date you will report to Paul Yu for New Employee Welcome. Paul will review with you welcome materials consisting of an overview of HSBC, benefit information, completion of required forms, etc. The enclosed Welcome brochure provides introductory information. Please bring it with you to the workshop.

We are very pleased to have you as a member of HSBC Bank USA's team and wish you well in your career with us. Should you have any questions, please see the contact information below.

Sincerely,



Willie L. Daniel  
VP/Human Resources Manager  
716/651-1416

**Additional Contact Information:**

|                                       |              |
|---------------------------------------|--------------|
| HR Business Partner, Human Resources  | 716/651-1416 |
| Learning & Development (Training)     | 716-841-7262 |
| HSBC U.S. Benefits Information Center | 888-236-3411 |
| Payroll Services                      | 888-222-3454 |

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cc: Paul Yu  
Mortgage Finance  
file